CLU JOURNAL

TOPICAL INDEX 1973-1977

Accounting
Actuarial
Agency Management
Annuities
Behavioral Science
Business Insurance: Business Continuation
Business Insurance: Deferred Compensation
Business Insurance: General
Business Insurance: Health Insurance
Business Insurance: Taxation
Careers
Company Management
Company Practices
Economics
Education and Training
Employee Benefit Plans
Equity Products
Estate Planning: Approaches
Estate Planning: Charitable Giving
Estate Planning: General
Estate Planning: Taxation
Estate Planning: Wills and Trusts
Finance
Foreign Insurance
Fraternal & Savings Bank Life Insurance
Government
Government and Insurance
Group Insurance
Health
Health Insurance
Home Office Underwriting
Investing Life Insurance Funds
Investments
Laws Affecting Life Insurance Operations
Leaders and Organizations
Life Underwriters
Marketing
Markets
Money—Credit—Prices
Pensions and Profit-Sharing
Policy Contract
Premiums
Product Development
Public Relations
Research
Retirement and Security
Settlement Options
Social Security
Taxation: Business Insurance
Taxation: Employee Benefit Plans
Taxation: Estate Planning
Taxation: General
Trusts

CLU JOURNAL

TOPICAL INDEX 1973-1977

ACCOUNTING

The Life Insurance Audit Guide (300.00)
Bobby F. Dunn, October 1973
An Accrual Basis Alternative to Cash Basis Accounting for Corporate Life Insurance (300.00)
David J. Tolan, October 1974
Semantics GA(A)P (4400.00)
Dan J. Kunesh, January 1975
Interim Financial Reporting Practices for Stock Life Insurance Companies (300.01)
Lawrence C. Phillips, October 1975

ACTUARIAL

The Life Insurance Audit Guide (300.00)
Bobby F. Dunn, October 1973
The Level Premium Concept: A Closer Look (4400.00)
Robert W. Cooper, April 1976

AGENCY MANAGEMENT

Tax Myths and Pitfalls of Incorporated Agents (9900.00)
Thomas S. Conlon, July 1973
Agents' Performance Evaluation (600.00)
William Dotterweich, January 1974
Agent Selection: Progress and Possibilities (9969.00)
Joe H. Murrey, Jr., April 1976

ANNUITIES

Understanding and Selling Variable Annuities (700.04)
Charles C. Hinckley, April 1974
The Case For and Against the Elimination of Annuity Premium Taxes (7400.05)
Robert W. Cooper, October 1974
Factors in Selecting Tax-Deferred Annuities (700.03)
Mark R. Greene & J. Paul Copeland, October 1975
Inflation and the Variable Annuity—Revisited (700.04/3500.00)
Roger R. Conant, October 1976

BEHAVIORAL SCIENCE

The Crisis of Personal Identity (3400.00)
G. Hugh Russell, July 1973

BUSINESS INSURANCE: BUSINESS CONTINUATION

A Different Approach to Price-Fixing in Stockholders' Stock Purchase Arrangements (1400.013)
Milton H. Stern, July 1974
Buying Closely Held Stock with Tax-Deductible Dollars (1400.01)
Ralph Gano Miller, Jr., January 1975
Postmortem Liquidation—Reincorporation: Alternative to 303 (2400.27/2500.00)
John J. O'Connell, Jr., July 1975
Buy-Sell Agreements and Carryover of Basis (1400.01/7400.02)
John J. O'Connell, Jr., October 1977

BUSINESS INSURANCE: DEFERRED COMPENSATION

Corporate Control and Key-Man Insurance Under Section 2042 of the Internal Revenue Code (1400.02)
William J. Howard, April 1973

BUSINESS INSURANCE: GENERAL

And the Beat Goes On — Selected Advanced Sales Highlights of 1972 (1400.00/2500.00)
David D. Whelehan, January 1973
Split Dollar Help for Health Impaired Corporate Owners and Executives (2400.19/2500.00)
Norman W. Sivertsen, April 1973
Testamentary Planning for Income in Respect of a Decedent Executive (2500.00)
John J. O'Connell, Jr., July 1973
The Split Dollar Plan (2400.19/2500.00)
Iskandar S. Hamwi, July 1973
Should Tax Sheltered Permanent Life Insurance Be Put In HR-10 or Professional Corporation Qualified Plans? (1400.00/2500.00)
Emil Budnitz, October 1973
Professional Corporations Are Alive and Doing Well (5800.00)
Edward A. Stoeber, January 1974
Business and Estate Planning Highlights of 1973—The Year in Review (1400.00/2500.00)
Robert B. Dalton, July 1974
An Accrual Basis Alternative to Cash Basis Accounting for Corporate Life Insurance (300.00)
David J. Tolan, October 1974
The Employee Stock Ownership Trust: A New Trend in Employee Benefits and Corporate Finance (2400.00)
John D. Menke, January 1975
Employee Stock Ownership Trusts (1400.00)
John O. Todd, April 1975
Group Permanent: Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112)
Mark I. Solomon & Paul Silberberg, July 1975
The Effect of the Section 2042 Final Regulations on Group Permanent and Split Dollar Insurance Arrangements (3300.112/6800.00/7400.02)
Michael A. Swirnoff, July 1975
A Time of Transition, A Year to Remember: Significant Developments in Advanced Sales During 1975 (1400.00/2400.00/2500.00)
Roger J. Stalowicz, January 1976
Section 79 Group Ordinary Problems Still Remain (3300.11)
Gerald E. Huthoefer, April 1976
Recent Tax Developments in Key Man Life Insurance (1400.02/4300.00)
Alban Salaman, July 1976
A Business Planning Aspect of Estate Planning: Reasonable Compensation (1400.00/2500.00)
James C. Munch, Jr., July 1976
Estate Planning—Where Do ESOTS Fit? (1400.00/2500.00)
Marvin Goodson, October 1976
ESOPs: A Closer Look (1400.00)
Ronald M. Bushman, April 1977
Section 79—In Transition (3300.112/7400.02)
James E. Roberts, April 1977
After the Dust Has Settled—1976 Developments in Business, Estate and Pension Planning (1400.00/2400.00/7400.00)
Eric L. Kemmler, July 1977

BUSINESS INSURANCE: HEALTH INSURANCE

Controlled Stock Transfers in the Event of Disability (100.03/1400.00/2500.00)
Eugene P. Daly, April 1973

BUSINESS INSURANCE: TAXATION

Remnants of the Premium Payment Text (2500.00/7400.021)
J. Kirkland Grant, October 1973
The Tax Reform Act of 1976—A Primer (2500.00/7400.02)
Roger J. Stalowicz, January 1977

CAREERS

CLU Profile (1000.02)
Barnie E. Abelle, January 1975

COMPANY MANAGEMENT

Can Employee Benefits Also Be Employer Benefits? (3300.00/2400.00)
S. Travis Pritchett, April 1977

COMPANY PRACTICES

Equal Rights and Insurance (8600.00)
Thomas J. Gillooly, January 1975
Dividend Illustrations: What Are They? (4400.00)
Bruce A. Palmer, January 1975
Life Insurance Company Employee Alcoholism Management Programs (100.00/2400.00)
August Ralston, April 1975

ECONOMICS

Improving the Public's Understanding of the Free Enterprise System (1900.04)
Joseph J. Melone, July 1976
Those Wonderful Automatic Economic Stabilizers (3500.00)
Arthur R. Upgren, January 1977

EDUCATION AND TRAINING

A Focus on Leaders in Life and Health Insurance: New Directions for Career Development (4400.01)
Richard S. Andrulis and Deborah A. Fixter, January 1977
A Study of College Students' Knowledge and Opinions of the Insurance Industry (6100.00)
Harvey W. Rubin, April 1977
Better Feedback to Students in the CLU Diploma Program (1800.00)
Ronald P. Rogers, July 1977

EMPLOYEE BENEFIT PLANS

Salary Reduction Plans and Individual Retirement Plans Examined (5400.00)
Richard Bassuk, April 1973
Synthesis: The Introduction of a Hybrid Retirement Plan (5400.00)
Samuel J. Savitz, April 1973
The Case for the Stated Benefit Pension Plan (5400.03)
John Mulock, January 1974
Multiphasic Health Testing—The Two-Edged Sword (2400.00/8100.00)
Richard A. Clinchy, III, April 1974
The Scope and Significance of Fiduciary Responsibilities Under the Employee Retirement Income Security Act of 1974 (2400.00/5400.00/6500.00)
Edwin M. Jones, July 1975
Factors in Selecting Tax-Deferred Annuities (700.03)
Mark R. Greene & J. Paul Copeland, October 1975
Trust Designations for Employee Benefit Plans (8000.00/2400.00/1200.05)
Peter C. Frantzen, July 1976
Can Employee Benefits Also Be Employer Benefits? (3300.00/2400.00)
S. Travis Pritchett, April 1977
Section 79—In Transition (3300.112/7400.02)
James E. Roberts, April 1977
The Tax Treatment of Distributions from Qualified Retirement Plans to Participants and Beneficiaries Under ERISA and the Tax Reform Act of 1976 (2400.00/7400.00)
A. David Degann, October 1977

EQUITY PRODUCTS

The Changing Equity Market: Implications for Variable Life Insurance (4400.05/5100.00)
Robert C. Klemkosky, David R. Klock, & David F. Scott, July 1973
Understanding and Selling Variable Annuities (700.04)
Charles C. Hinckley, April 1974
Variable Life Insurance (4400.05)
Ian M. Rolland, April 1974
Variable Life Insurance: A Success Story (4400.05)
Jacobus T. Severiens, October 1974

ESTATE PLANNING: APPROACHES

Choosing Appropriate Estate Planning Tools: A Goal Oriented Matrix Approach (2500.00)
John R. Graham, January 1974
Charitable Contribution Deductions (1600.00)
Stephan R. Leimberg, January 1974
Charitable Gift Programs in Estate Planning (1600.00)
John E. Clark, Jr., October 1974
Contemporary Thoughts on Gifts to Minors (3000.00)
Peter W. Hutchings, April 1975

ESTATE PLANNING: CHARITABLE GIVING

The Tax Reform Act of 1976: Estate and Gift Tax Provisions (2500.00/7400.02)
Alban Salaman, January 1977

ESTATE PLANNING: GENERAL

Estate Planning for Renewal Commissions (2500.00)
John A. Fedele, January 1973
And the Beat Goes On—Selected Advanced Sales Highlights of 1972 (2500.00/1400.00)
David D. Whelehan, January 1973
Controlled Stock Transfers in the Event of Disability (2500.00/1400.00/100.03)
Eugene P. Daly, April 1973
Testamentary Planning for Income in Respect of a Decedent Executive (2500.00)
John J. O'Connell, Jr., July 1973
Divorce Decrees and Policy Provisions (2200.00/2500.00)
Allen Flamion, July 1973
The Split Dollar Plan (2500.00/2400.19)
Iskandar S. Hamwi, July 1973
Should Tax Sheltered Permanent Life Insurance Be Put in HR-10 or Professional Corporation Qualified Plans? (1400.00/2500.00)
Emil A. Budnitz, October 1973
Choosing Appropriate Estate Planning Tools: A Goal Oriented Matrix Approach (2500.00)
John R. Graham, January 1974
Business and Estate Planning Highlights of 1973—The Year in Review (1400.00/2500.00)
Robert B. Dalton, July 1974
Reviewing Estate Plans—A Checklist (2500.03)
Benjamin M. Becker & Ned S. Robertson, July 1974
Group Permanent: Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112)
Mark I. Solomon & Paul Silberberg, July 1975

The Effect of the Section 2042 Final Regulations on Group Permanent and Split Dollar Insurance Arrangements (3300.112/6800.00/7400.02)
Michael A. Swirnoff, July 1975
A Time of Transition, A Year to Remember: Significant Developments in Advanced Sales During 1975 (1400.00/2400.00/2500.00)
Roger J. Stalowicz, January 1976
Death—Sensitization for the Estate Planner (2500.00)
Stephan R. Leimberg, April 1976
Practical Solutions to the Enigma of Joint Ownership (2500.00/4100.00)
K. Martin Worthy, July 1976
Valuation of Stock in Closely Held Corporations: An Estate Planner's Dilemma (1400.013/2500.00)
John R. Graham, July 1976
A Business Planning Aspect of Estate Planning: Reasonable Compensation (1400.00/2500.00)
James C. Munch, Jr., July 1976
Estate Planning—Where Do ESOTS Fit? (1400.00/2500.00)
Marvin Goodson, October 1976
After the Dust Has Settled—1976 Developments in Business, Estate and Pension Planning (1400.00/2400.00/7400.00)
Eric L. Kemmler, July 1977

ESTATE PLANNING: TAXATION

Federal Income Taxation of Life Insurance Settlements (7400.023)
Meryl R. Grayer, July 1973
Recent Developments—Federal Estate Taxation of Insurance Under Internal Revenue Code Sections 2042 and 2035 (7400.021)
James E. Roberts & Knowlton H. Shelnut, Jr., April 1974
The Tax Reform Act of 1976—A Primer (2500.00/7400.02)
Roger J. Stalowicz, January 1977
The Tax Reform Act of 1976: Estate and Gift Tax Provisions (2500.00/7400.02)
Alban Salaman, January 1977
The Impact of the Tax Reform Act of 1976 on Estate Planning (2500.00/7400.00)
Nahum L. Gordon, April 1977
Working With the Generation-Skipping Transfer (2500.00)
James C. Munch, Jr., July 1977
Tax Reform Act of 1976—New Carryover of Basis: Effect on Property Disposition Plans (2500.00/7400.00)
Kenneth V. Nordstrom, July 1977

ESTATE PLANNING: WILLS AND TRUSTS

Pitfalls in Irrevocable Life Insurance Trusts (8000.02/8000.03)
Richard C. Hopkins, July 1976

FINANCE

The Life Insurance Audit Guide (300.00)
Bobby F. Dunn, October 1973
Policy Loans: A Perspective on Increased Interest Rates (4000.00)
Laflin C. Jones, October 1975

FOREIGN INSURANCE

Government Health Programs in Other Nations (3200.00)
J. F. Follmann, Jr., July 1973
We Should Export Industrial Life Insurance to Developing Nations (3800.00/4400.00)
Fikry S. Gahin, October 1977
Consumerism and Life Insurance in Japan (3800.00)
Shukichi Nishimoto, October 1977

FRATERNAL AND SAVINGS BANK LIFE INSURANCE

Horse and Buggy Life Insurance (4400.00)
John Nadeau, October 1976

GOVERNMENT

Those Wonderful Automatic Economic Stabilizers (3500.00)
Arthur R. Upgren, January 1977

GOVERNMENT AND INSURANCE

Government Health Programs in Other Nations (3200.00)
J. F. Follmann, Jr., July 1973
A Reappraisal of the Basic Purposes of Social Security (3200.04)
Robert J. Myers, January 1977
An Overview—State Insurance Regulation (4400.00)
Jon S. Hanson, April 1977
The United States Military Pension System — To Halt a Runaway (5400.00/3200.00)
L. Shelton Clarke, Jr., October 1977

GROUP INSURANCE

Group Ordinary Life Insurance—Its Continuing Evolution (3300.111)
Edward R. Hall & Paul C. Hart, January 1973
Group/Ordinary: At the Crossroads (3300.11)
Anthony B. Richter, January 1973
Synthesis: The Introduction of a Hybrid Retirement Plan (5400.00)
Samuel J. Savitz, April 1973
Group Life Insurance—Section 79 in Perspective (3300.00)
James E. Roberts, July 1974
Section 79—An Update (3300.00)
James E. Roberts, April 1975
Group Permanent: Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112)
Mark I. Solomon & Paul Silberberg, July 1975
PORTABILITY—The Key to Coordinated Group LTD and Individual Non-Cancellable Disability Income in Wage Continuation Plans (100.00/2400.00)
Frederick A. Moore, January 1976
Section 79—In Transition (3300.112/7400.02)
James E. Roberts, April 1977

HEALTH

Everything You Always Wanted to Know About Underwriting Psychiatric Problems *But Were Afraid to Ask* (8100.00)
Allen H. Storm, April 1973
Multiphasic Health Testing—The Two-Edged Sword (2400.00/8100.00)
Richard A. Clinchy, III, April 1974
Life Insurance Company Employee Alcoholism Management Programs (100.00/2400.00)
August Ralston, April 1975
Alcoholism and Disability Income Protection (100.03)
J. F. Follmann, Jr., July 1975
Death—Sensitization for the Estate Planner (2500.00)
Stephan R. Leimberg, April 1976

HEALTH INSURANCE

Split Dollar Help for Health Impaired Corporate Owners and Executives (2400.19/2500.00)
Norman W. Sivertsen, April 1973
Controlled Stock Transfers in the Event of Disability (100.03/1400.00/2500.00)
Eugene P. Daly, April 1973

Government Health Programs in Other Nations (3200.00)
J. F. Follmann, Jr., July 1973
Disability Income—Time for Maturity! (100.03)
Charles E. Soule, October 1973
At a Loss About Loss Ratios? (100.00)
Gerald S. Parker, January 1974
Direct-Response Fixed Daily Benefit Supplemental Hospital Insurance and The Public Interest (100.03)
O. D. Dickerson & John R. Lewis, April 1974
Alcoholism and Disability Income Protection (100.03)
J. F. Follmann, Jr., July 1975
PORTABILITY—The Key to Coordinated Group LTD and Individual Non-Cancellable Disability Income in Wage Continuation Plans (100.00/2400.00)
Frederick A. Moore, January 1976

HOME OFFICE UNDERWRITING

Everything You Always Wanted to Know About Underwriting Psychiatric Problems *But Were Afraid to Ask* (8100.00)
Allen H. Storm, April 1973
On the Use of Paramedical Examinations (8100.00)
Harry A. Cochran, Jr., January 1974
Multiphasic Health Testing—The Two-Edged Sword (2400.00/8100.00)
Richard A. Clinchy, III, April 1974
The Electrocardiogram as an Underwriting Tool (8100.00)
Harold S. Kost, July 1974
A Decade of Change at MIB (8100.00)
William B. Swarts, III, April 1977

INVESTING LIFE INSURANCE FUNDS

The Changing Equity Market: Implications for Variable Life Insurance (4400.05/5100.00)
Robert C. Klemkosky, David R. Klock, & David F. Scott, July 1973
Canadian Life Insurance Companies' Investment in Equity Shares (4000.00)
Halim I. Bishara, July 1974
The Investment Decision Framework of Life Insurance Companies (4000.00)
Edward L. Winn, Jr., October 1975
Perspectives on the Valuation of Securities Held by Life Insurance Companies (4000.00)
George A. Bishop, October 1976
Life Insurance Companies' Potential for Small Business Financing (3200.04)
Irving Pfeffer, January 1977
A Risk-Return Analysis of Life Insurance Companies' Stock Portfolios (4000.00)
James S. Trieschmann and Richard A. Shick, July 1977

INVESTMENTS

Canadian Life Insurance Companies' Investment in Equity Shares (4400.00)
Halim I. Bishara, July 1974
Policy Loans: A Perspective on Increased Interest Rates (4000.00)
Laflin C. Jones, October 1975
Perspectives on the Valuation of Securities Held by Life Insurance Companies (4000.00)
George A. Bishop, October 1976

LAWS AFFECTING LIFE INSURANCE OPERATIONS

Corporate Control and Key-Man Insurance Under Section 2042 of the Internal Revenue Code (1400.02)
William J. Howard, April 1973
Equal Rights and Insurance (8600.00)
Thomas J. Gillooly, January 1975
The Pension Reform Act of 1974 (5400.00)
Edward A. Stoeber, January 1975
Fiduciary Standards for Life Insurance Agents (700.00/5400.00)
Donald J. Hakala, April 1975
The Scope and Significance of Fiduciary Responsibilities Under the Employee Retirement Income Security Act of 1974 (2400.00/5400.00/6500.00)
Edwin M. Jones, July 1975
ERISA and the Life Insurance Industry (5400.00)
Charles C. Hinckley, January 1976
An Overview—State Insurance Regulation (4400.00)
Jon S. Hanson, April 1977

LEADERS AND ORGANIZATIONS

A Conversation with Lynn G. Merritt (1000.00)
Lynn G. Merritt, October 1973
The American Society Member Today (1000.03)
Sumner Rodman & James M. Marshall, April 1976
A Decade of Change at MIB (8100.00)
William B. Swarts, III, April 1977

LIFE UNDERWRITERS

Estate Planning for Renewal Commissions (2500.00)
John A. Fedele, January 1973
Insurance Convention Expenses: What Are the Tax Rules For the Insurance Salesman and His Company? (7400.023)
Malcolm E. Osborn, January 1973
Section 274, Disallowance of Certain Entertainment Expenses, and the Insurance Salesman (7400.023)
Malcolm E. Osborn, April 1973
Tax Myths and Pitfalls of Incorporated Agents (9900.00)
Thomas S. Conlon, July 1973
Agents' Performance Evaluation (600.00)
William Dotterweich, January 1974
Agent Selection: Progress and Possibilities (9969.00)
Joe H. Murrey, Jr., April 1976

MARKETING

And the Beat Goes On — Selected Advanced Sales Highlights for 1972 (1400.00/2500.00)
David D. Whelehan, January 1973
Salary Reduction Plans and Individual Retirement Plans Examined (5400.00)
Richard Bassuk, April 1973
The Wonder of the Life Insurance Product, Its Distribution System and the Career Agent (4400.01)
E. William Nash, Jr., October 1973
Dividend Illustrations: What Are They? (4400.00)
Bruce A. Palmer, January 1975
A Time of Transition, A Year to Remember: Significant Developments in Advanced Sales During 1975 (1400.00/2400.00/2500.00)
Roger J. Stalowicz, January 1976
We Should Export Industrial Life Insurance to Developing Nations (3800.00/4400.00)
Fikry S. Gahin, October 1977
Adjustable Life—A New Solution to an Old Problem (4400.00)
Charles L. Trowbridge, October 1977

MARKETS

The Changing Equity Market: Implications for Variable Life Insurance (4400.05/5100.00)
Robert C. Klemkosky, David R. Klock, & David F. Scott, July 1973
Life Insurance Companies' Potential for Small Business Financing (3200.04)
Irving Pfeffer, January 1977

MONEY—CREDIT—PRICES

Inflation and the Variable Annuity (700.04/3500.00)
Roger R. Conant, October 1976
Those Wonderful Automatic Economic Stabilizers (3500.00)
Arthur R. Upgren, January 1977

PENSIONS AND PROFIT-SHARING

Salary Reduction Plans and Individual Retirement Plans Examined (5400.00)
Richard Bassuk, April 1973
Synthesis: The Introduction of a Hybrid Retirement Plan (5400.00)
Samuel J. Savitz, April 1973
The Case for the Stated Benefit Pension Plan (5400.03)
John Mulock, January 1974
Controlled Target Plan: Maximum Life Insurance Under New Pension Law—Salable, and Unassailable (5400.11)
John D. Mulock, January 1975
The Pension Reform Act of 1974 (5400.00)
Edward A. Stoeber, January 1975
Basic Benefit Formulae for Pension Plans of Small and Medium Sized Corporate Employers (5400.00)
Richard L. Stiles, April 1975
Fiduciary Standards for Life Insurance Agents (700.00/5400.00)
Donald J. Hakala, April 1975
The Scope and Significance of Fiduciary Responsibilities Under the Employee Retirement Income Security Act of 1974 (2400.00/5400.00/6500.00)
Edwin M. Jones, July 1975
Retirement Savings for Individuals (5400.00/6500.00)
James E. Roberts, October 1975
Factors in Selecting Tax-Deferred Annuities (700.03)
Mark R. Greene & J. Paul Copeland, October 1975
Whole Life Insurance In Qualified Retirement Plans: Misfit or Magic? (5400.00)
Robert C. Shadur & Bernard Weinberg, January 1976
TSA's/Limits on Contributions After ERISA (5400.00/7500.01)
Lawrence V. Burkett, Jr., January 1976
ERISA and the Life Insurance Industry (5400.00)
Charles C. Hinckley, January 1976
ERISA and Her New Baby, IRA, Complicate the Traditional Arguments for Profit-Sharing Plans (5400.00/5900.00)
Franklin F. Beach, April 1976
Qualified Retirement Plans Under ERISA for Smaller Employers (5400.03)
Edward A. Stoeber, October 1976
The United States Military Pension System — To Halt a Runaway (5400.00/3200.00)
L. Shelton Clarke, Jr., October 1977
The Tax Treatment of Distributions from Qualified Retirement Plans to Participants and Beneficiaries Under ERISA and the Tax Reform Act of 1976 (2400.00/7400.00)
A. David Degann, October 1977

POLICY CONTRACT

Divorce Decrees and Policy Provisions (2200.00/2500.00)
Allen Flamion, July 1973
Life Insurance Policy Standardization (4400.00)
Mark S. Dorfman, April 1976
Adjustable Life—A New Solution to an Old Problem (4400.00)
Charles L. Trowbridge, October 1977

PREMIUMS

Remnants of the Premium Payment Test (2500.00/7400.021)
J. Kirkland Grant, October 1973

PRODUCT DEVELOPMENT

Group Ordinary Life—Its Continuing Evolution (3300.111)
Edward R. Hall & Paul C. Hart, January 1973
Group/Ordinary: At the Crossroads (3300.111)
Anthony B. Richter, January 1973
Variable Life Insurance (4400.05)
Ian M. Rolland, April 1974
Variable Life Insurance: A Success Story (4400.05)
Jacobus T. Severiens, October 1974
Life Insurance Policy Standardization (4400.00)
Mark S. Dorfman, April 1976
Adjustable Life—A New Solution to an Old Problem (4400.00)
Charles L. Trowbridge, October 1977

PUBLIC RELATIONS

A Study of College Students' Knowledge and Opinions of the Insurance Industry (6100.00)
Harvey W. Rubin, April 1977

RESEARCH

A Risk-Return Analysis of Life Insurance Companies' Stock Portfolios (4000.00)
James S. Trieschmann and Richard A. Shick, July 1977

RETIREMENT AND SECURITY

Retirement Savings for Individuals (5400.00/6500.00)
James E. Roberts, October 1975

SETTLEMENT OPTIONS

Divorce Decrees and Policy Provisions (2200.00/2500.00)
Allen Flamion, July 1973
Federal Income Taxation of Life Insurance Settlements (7400.023)
Meryl R. Grayer, July 1973

SOCIAL SECURITY

Is Social Security Really Insurance? (3200.04)
Robert J. Myers, July 1974
An Analysis of the Social Security Retirement Test (3200.04)
George E. Rejda, July 1976
A Reappraisal of the Basic Purposes of Social Security (3200.04)
Robert J. Myers, January 1977

TAXATION: BUSINESS INSURANCE

Should Tax Sheltered Permanent Life Insurance Be Put In HR-10 or Professional Corporation Qualified Plans? (1400.00/2500.00)
Emil A. Budnitz, October 1973
Business and Estate Planning Highlights of 1973 — The Year In Review (1400.00/2500.00)
Robert B. Dalton, July 1974
Buying Closely Held Stock with Tax-Deductible Dollars (1400.00)
Ralph Gano Miller, Jr., January 1975

The Effect of the Section 2042 Final Regulations on Group Permanent and Split Dollar Insurance Arrangements (3300.112/6800.00/7400.00)
Michael A. Swirnoff, July 1975
Recent Tax Developments in Key Man Life Insurance (1400.02/4300.00)
Alban Salaman, July 1976
ESOPs: A Closer Look (1400.00)
Ronald M. Bushman, April 1977
Buy-Sell Agreements and Carryover of Basis (1400.01/7400.02)
John J. O'Connell, Jr., October 1977

TAXATION: EMPLOYEE BENEFIT PLANS

Group Life Insurance — Section 79 in Perspective (3300.00)
James E. Roberts, July 1974
The Employee Stock Ownership Trust: A New Trend in Employee Benefits and Corporate Finance (2400.00)
John D. Menke, January 1975
Employee Stock Ownership Trusts (1400.00)
John O. Todd, April 1975
TSA's/Limits on Contributions After ERISA (5400.00/7500.01)
Lawrence V. Burkett, Jr., January 1976
The Tax Treatment of Distributions from Qualified Retirement Plans to Participants and Beneficiaries Under ERISA and the Tax Reform Act of 1976 (2400.00/7400.00)
A. David Degann, October 1977

TAXATION: ESTATE PLANNING

Federal Income Taxation of Life Insurance Settlements (7400.023)
Meryl R. Grayer, July 1973
Recent Developments—Federal Estate Taxation of Insurance Under Internal Revenue Code Sections 2042 and 2035 (7400.021)
James E. Roberts & Knowlton H. Shelnut, Jr., April 1974
Section 79 — An Update (3300.00)
James E. Roberts, April 1975
Valuation of Stock in Closely Held Corporations: An Estate Planner's Dilemma (1400.013/2500.00)
John R. Graham, July 1976
The Tax Reform Act of 1976: Estate and Gift Tax Provisions (2500.00/7400.02)
Alban Salaman, January 1977
The Impact of the Tax Reform Act of 1976 on Estate Planning (2500.00/7400.00)
Nahum L. Gordon, April 1977
Tax Reform Act of 1976—New Carryover of Basis: Effect on Property Disposition Plans (2500.00/7400.00)
Kenneth V. Nordstrom, July 1977

TAXATION: GENERAL

Insurance Convention Expenses: What are the Tax Rules For the Insurance Salesman and His Company? (7400.023)
Malcolm E. Osborn, January 1973
And The Beat Goes On—Selected Advanced Sales Highlights of 1972 (2500.00/1400.00)
David D. Whelehan, January 1973
Section 274, Disallowance of Certain Entertainment Expenses, and the Insurance Salesman (7400.023)
Malcolm E. Osborn, April 1973
Testamentary Planning for Income in Respect of a Decedent Executive (2500.00)
John J. O'Connell, Jr., July 1973
Tax Myths and Pitfalls of Incorporated Agents (9900.00)
Thomas S. Conlon, July 1973
Remnants of the Premium Payment Test (2500.00/7400.021)
J. Kirkland Grant, October 1973
Taxation of Corporations and Shareholders (7400.02)
Stephan R. Leimberg, October 1974
The Case For and Against the Elimination of Annuity Premium Taxes (7400.05)
Robert W. Cooper, October 1974
Postmortem Liquidation—Reincorporation: Alternative to 303 (2400.27/2500.00)
John J. OConnell, Jr., July 1975
Dealing with the Internal Revenue Service or Everything You Wanted to Know About the IRS, But Were Afraid to Ask (3700.00)
Marshall Myers, October 1975
The Tax Reform Act of 1976—A Primer (2500.00/7400.02)
Roger J. Stalowicz, January 1977
After the Dust Has Settled—1976 Developments in Business, Estate and Pension Planning (1400.00/2400.00/7400.00)
Eric L. Kemmler, July 1977
Working With the Generation-Skipping Transfer (2500.00)
James C. Munch, Jr., July 1977

TRUSTS

The Employee Stock Ownership Trust: A New Trend in Employee Benefits and Corporate Finance (2400.00)
John D. Menke, January 1975
Foreign Situs Irrevocable Life Insurance Trusts (8000.03)
William L. Johnson & Steven A. Lampert, April 1975
Employee Stock Ownership Trusts (1400.00)
John O. Todd, April 1975
Pitfalls in Irrevocable Life Insurance Trusts (8000.02/8000.03)
Richard C. Hopkins, July 1976
Trust Designations for Employee Benefit Plans (8000.00/2400.00/1200.05)
Peter C. Frantzen, July 1976

AUTHOR INDEX

A

ABELLE, BARNIE E.
CLU Profile (1000.02), January 1975

ANDRULIS, RICHARD S.
A Focus on Leaders in Life and Health Insurance: New Directions for Career Development (4400.01), January 1977

B

BASSUK, RICHARD
Salary Reduction Plans and Individual Retirement Plans Examined (5400.00), April 1973

BEACH, FRANKLIN F.
ERISA and Her New Baby, IRA, Complicate the Traditional Arguments for Profit-Sharing Plans (5400.00/5900.00), April 1976

BECKER, BENJAMIN M.
Reviewing Estate Plans—A Checklist (2500.03), July 1974

BISHARA, HALIM I.
Canadian Life Insurance Companies' Investment in Equity Shares (4400.00), July 1974

BISHOP, GEORGE A.
Perspectives on the Valuation of Securities Held by Life Insurance Companies (4000.00), October 1976

BUDNITZ, EMIL A.
Should Tax Sheltered Permanent Life Insurance Be Put In HR-10 or Professional Corporation Qualified Plans? (1400.00/2500.00), October 1973

BURKETT, LAWRENCE V., JR.
TSA's/Limits on Contributions After ERISA (5400.00/7500.01), January 1976

BUSHMAN, RONALD M.
ESOPs: A Closer Look (1400.00), April 1977

C

CLARK, JOHN E., JR.
Charitable Gift Programs in Estate Planning (1600.00), October 1974

CLARKE, L. SHELTON, JR.
The United States Military Pension System — To Halt a Runaway (5400.00/3200.00), October 1977

CLINCHY, RICHARD A., III
Multiphasic Health Testing—The Two-Edged Sword (2400.00/8100.00), April 1974

COCHRAN, HARRY A., JR.
On the Use of Paramedical Examinations (8100.00), January 1974

CONANT, ROGER R.
Inflation and the Variable Annuity—Revisited (700.04/3500.00), October 1976

CONLON, THOMAS S.
Tax Myths and Pitfalls of Incorporated Agents (9900.00), July 1973

COOPER, ROBERT W.
The Case For and Against the Elimination of Annuity Premium Taxes (7400.05), October 1974
The Level Premium Concept: A Closer Look (4400.00), April 1976

COPELAND, J. PAUL
Factors in Selecting Tax-Deferred Annuities (700.03), October 1975

D

DALTON, ROBERT B.
Business and Estate Planning Highlights of 1973—The Year in Review (1400.00/2500.00), July 1974

DALY, EUGENE P.
Controlled Stock Transfers in the Event of Disability (100.03/1400.00/2500.00), April 1973

DEGANN, A. DAVID
The Tax Treatment of Distributions from Qualified Retirement Plans to Participants and Beneficiaries Under ERISA and the Tax Reform Act of 1976 (2400.00/7400.00), October 1977

DICKERSON, O. D.
Direct-Response Fixed Daily Benefit Supplemental Hospital Insurance and The Public Interest (100.03), April 1974

DORFMAN, MARK S.
Life Insurance Policy Standardization (4400.00), April 1976

DOTTERWEICH, WILLIAM
Agents' Performance Evaluation (600.00), January 1974

DUNN, BOBBY F.
The Life Insurance Audit Guide (300.00), October 1973

F

FEDELE, JOHN A.
Estate Planning for Renewal Commissions (2500.00), January 1973

FIXTER, DEBORAH A.
A Focus on Leaders in Life and Health Insurance: New Directions for Career Development (4400.01), January 1977

FLAMION, ALLEN
Divorce Decrees and Policy Provisions (2200.00/2500.00), July 1973

FOLLMANN, J. F., JR.
Government Health Programs in Other Nations (3200.00), July 1973
Alcoholism and Disability Income Protection (100.03), July 1975

FRANTZEN, PETER C.
Trust Designations for Employee Benefit Plans (8000.00/2400.00/1200.05), July 1976

G

GAHIN, FIKRY S.
We Should Export Industrial Life Insurance to Developing Nations (3800.00/4400.00), October 1977

GILLOOLY, THOMAS J.
Equal Rights and Insurance (8600.00), January 1975

GOODSON, MARVIN
Estate Planning—Where do ESOTS Fit? (1400.00/2500.00), October 1976

GORDON, NAHUM L.
The Impact of the Tax Reform Act of 1976 on Estate Planning (2500.00/7400.00), April 1977

GRAHAM, JOHN R.
Choosing Appropriate Estate Planning Tools: A Goal Oriented Matrix Approach (2500.00), January 1974
Valuation of Stock in Closely Held Corporations: An Estate Planner's Dilemma (1400.013/2500.00), July 1976

GRANT, J. KIRKLAND
Remnants of the Premium Payment Test (2500.00/7400.021), October 1973

GRAYER, MERYL R.
Federal Income Taxation of Life Insurance Settlements (7400.023), July 1973

GREENE, MARK R.
Factors in Selecting Tax-Deferred Annuities (700.03), October 1975

H

HAKALA, DONALD J.
Fiduciary Standards for Life Insurance Agents (700.00/5400.00), April 1975

HALL, EDWARD R.
Group Ordinary Life—Its Continuing Evolution (3300.111), January 1973

HAMWI, ISKANDAR S.
The Split Dollar Plan (2400.19/2500.00), July 1973

HANSON, JON S.
An Overview—State Insurance Regulation (4400.00), April 1977

HART, PAUL C.
Group Ordinary Life—Its Continuing Evolution (3300.111), January 1973

HINCKLEY, CHARLES C.
Understanding and Selling Variable Annuities (700.04), April 1974
ERISA and the Life Insurance Industry (5400.00), January 1976

HOPKINS, RICHARD C.
Pitfalls in Irrevocable Life Insurance Trusts (8000.02/8000.03), July 1976

HOWARD, WILLIAM J.
Corporate Control and Key-Man Insurance Under Section 2042 of the Internal Revenue Code (1400.02), April 1973

HUTCHINGS, PETER W.
Contemporary Thoughts on Gifts to Minors (3000.00), April 1975

HUTHOEFER, GERALD E.
Section 79 Group Ordinary Problems Still Remain (3300.11), April 1976

J

JOHNSON, WILLIAM L.
Foreign Situs Irrevocable Life Insurance Trusts (8000.03), April 1975

JONES, EDWIN M.
The Scope and Significance of Fiduciary Responsibilities Under the Employee Retirement Income Security Act of 1974 (2400.00/5400.00/6500.00), July 1975

JONES, LAFLIN C.
Policy Loans: A Perspective on Increased Interest Rates (4000.00), October 1975

K

KEMMLER, ERIC L.
After the Dust Has Settled—1976 Developments in Business, Estate and Pension Planning (1400.00/2400.00/7400.00), July 1977

KLEMKOSKY, ROBERT C.
The Changing Equity Market: Implications for Variable Life Insurance (4400.05/5100.00), July 1973

KLOCK, DAVID R.
The Changing Equity Market: Implications for Variable Life Insurance (4400.05/5100.00), July 1973

KOST, HAROLD S.
The Electrocardiogram as an Underwriting Tool (8100.00), July 1974

KUNESH, DAN J.
Semantics GA(A)P (4400.00), January 1975

L

LAMPERT, STEVEN A.
Foreign Situs Irrevocable Life Insurance Trusts (8000.03), April 1975

LEIMBERG, STEPHAN R.
Charitable Contribution Deductions (1600.00), January 1974
Taxation of Corporations and Shareholders (7400.02), October 1974
Death—Sensitization for the Estate Planner (2500.00), April 1976

LEWIS, JOHN R.
Direct-Response Fixed Daily Benefit Supplemental Hospital Insurance and The Public Interest (100.03), April 1974

M

MARSHALL, JAMES M.
The American Society Member Today (1000.03), April 1976

MELONE, JOSEPH J.
Improving the Public's Understanding of the Free Enterprise System (1900.04), July 1976

MENKE, JOHN D.
The Employee Stock Ownership Trust: A New Trend in Employee Benefits and Corporate Finance (2400.00), January 1975

MERRITT, LYNN G.
A Conversation with Lynn G. Merritt (1000.00), October 1973

MILLER, RALPH GANO, JR.
Buying Closely Held Stock with Tax-Deductible Dollars (1400.01), January 1975

MOORE, FREDERICK A.
PORTABILITY—The Key to Coordinated Group LTD and Individual Non-Cancellable Disability Income in Wage Continuation Plans (100.00/2400.00), January 1976

MULOCK, JOHN
The Case for the Stated Benefit Pension Plan (5400.03), January 1974
Controlled Target Plan: Maximum Life Insurance Under New Pension Law—Salable, and Unassailable (5400.11), January 1975

MUNCH, JAMES C., JR.
A Business Planning Aspect of Estate Planning: Reasonable Compensation (1400.00/2500.00), July 1976
Working With the Generation-Skipping Transfer (2500.00), July 1977

MURREY, JOE H., JR.
Agent Selection: Progress and Possibilities (9969.00), April 1976

MYERS, MARSHALL
Dealing With the Internal Revenue Service or Everything You Wanted to Know About the IRS, But Were Afraid to Ask (3700.00), October 1975

MYERS, ROBERT J.
Is Social Security Really Insurance? (3200.05), July 1974
A Reappraisal of the Basic Purposes of Social Security (3200.04), January 1977

N

NADEAU, JOHN
Horse and Buggy Life Insurance (4400.00), October 1976

NASH, E. WILLIAM, JR.
The Wonder of the Life Insurance Product, Its Distribution System and the Career Agent (4400.01), October 1973

NISHIMOTO, SHUKICHI
Consumerism and Life Insurance in Japan (3800.00), October 1977

NORDSTROM, KENNETH V.
Tax Reform Act of 1976—New Carryover Basis: Effect on Property Disposition Plans (2500.00/7400.00), July 1977

O

O'CONNELL, JOHN J., Jr.
Testamentary Planning for Income in Respect of a Decedent Executive (2500.00), July 1973
Postmortem Liquidation—Reincorporation: Alternative to 303 (2400.27/2500.00), July 1975
Buy-Sell Agreements and Carryover of Basis (1400.01/7400.02), October 1977

OSBORN, MALCOLM E.
Insurance Convention Expenses: What are the Tax Rules For the Insurance Salesman and His Company? (7400.023), January 1973
Section 274, Disallowance of Certain Entertainment Expenses, and the Insurance Salesman (7400.023), April 1973

P

PALMER, BRUCE A.
Dividend Illustrations: What Are They? (4400.00), January 1975

PARKER, GERALD S.
At A Loss About Loss Ratios? (100.00), January 1974

PFEFFER, IRVING
Life Insurance Companies' Potential for Small Business Financing (3200.04), January 1977

PHILLIPS, LAWRENCE C.
Interim Financial Reporting Practices for Stock Life Insurance Companies (300.01), October 1975

PRITCHETT, S. TRAVIS
Can Employee Benefits Also be Employer Benefits? (3300.00/2400.00), April 1977

R

RALSTON, AUGUST
Life Insurance Company Employee Alcoholism Management Programs (100.00/2400.00), April 1975

REJDA, GEORGE E.
An Analysis of the Social Security Retirement Test (3200.04), July 1976

RICHTER, ANTHONY B.
Group/Ordinary: At the Crossroads (3300.11), January 1973

ROBERTS, JAMES E.
Recent Developments—Federal Estate Taxation of Insurance Under Internal Revenue Code Sections 2042 and 2035 (7400.021), April 1974
Group Life Insurance—Section 79 in Perspective (3300.00), July 1974
Section 79—An Update (3300.00), April 1975
Retirement Savings for Individuals (5400.00/6500.00), October 1975
Section 79—In Transition (3300.112/7400.02), April 1977

ROBERTSON, NED S.
Reviewing Estate Plans—A Checklist (2500.03), July 1974

RODMAN, SUMNER
The American Society Member Today (1000.03), April 1976

ROGERS, RONALD P.
Better Feedback to Students in the CLU Diploma Program (1800.00), July 1977

ROLLAND, IAN M.
Variable Life Insurance (4400.05), April 1974

RUBIN, HARVEY W.
A Study of College Students' Knowledge and Opinions of the Insurance Industry (6100.00), April 1977

RUSSELL, G. HUGH
The Crisis of Personal Identity (3400.00), July 1973

S

SALAMAN, ALBAN
Recent Tax Developments in Key Man Life Insurance (1400.02/4300.00), July 1976
The Tax Reform Act of 1976: Estate and Gift Tax Provisions (2500.00/7400.02), January 1977

SAVITZ, SAMUEL J.
Synthesis: The Introduction of a Hybrid Retirement Plan (5400.00), April 1973

SCOTT, DAVID F.
The Changing Equity Market: Implications for Variable Life Insurance (4400.05/5100.00), July 1973

SEVERIENS, JACOBUS T.
Variable Life Insurance: A Success Story (4400.05), October 1974

SHADUR, ROBERT C.
Whole Life Insurance in Qualified Retirement Plans: Misfit or Magic? (5400.00), January 1976

SHELNUT, KNOWLTON H., JR.
Recent Developments—Federal Estate Taxation of Insurance Under Internal Revenue Code Sections 2042 and 2035 (7400.021), April 1974

SHICK, RICHARD A.
A Risk-Return Analysis of Life Insurance Companies' Stock Portfolios (4000.00), July 1977

SILBERBERG, PAUL
Group Permanent: Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112), July 1975

SIVERTSEN, NORMAN W.
Split Dollar Help for Health Impaired Corporate Owners and Executives (2400.19/2500.00), April 1973

SOLOMON, MARK I.
Group Permanent: Innovative Approaches for Business Insurance and Estate Planning (2400.00/2500.00/3300.112), July 1975

SOULE, CHARLES E.
Disability Income—Time for Maturity! (100.03), October 1973

STALOWICZ, ROGER J.
A Time of Transition, A Year to Remember: Significant Developments in Advanced Sales During 1975 (1400.00/2400.00/2500.00), January 1976
The Tax Reform Act of 1976—A Primer (2500.00/7400.02), January 1977

STERN, MILTON H.
A Different Approach to Price-Fixing in Stockholders' Stock Purchase Arrangements (1400.013), July 1974

STILES, RICHARD L.
Basic Benefit Formulae for Pension Plans of Small and Medium Sized Corporate Employers (5400.00), April 1975

STOEBER, EDWARD A.
Professional Corporations Are Alive and Doing Well (5800.00), January 1974
The Pension Reform Act of 1974 (5400.00), January 1975
Qualified Retirement Plans Under ERISA for Smaller Employers (5400.03), October 1976

STORM, ALLEN H.
Everything You Always Wanted to Know About Underwriting Psychiatric Problems *But Were Afraid to Ask* (8100.00), April 1973

SWARTS, WILLIAM B., III
A Decade of Change at MIB (8100.00), April 1977

SWIRNOFF, MICHAEL A.
The Effect of the Section 2042 Final Regulations on Group Permanent and Split Dollar Insurance Arrangements (3300.112/6800.00/7400.02), July 1975

T

TODD, JOHN O.
Employee Stock Ownership Trusts (1400.00), April 1975

TOLAN, DAVID J.
An Accrual Basis Alternative to Cash Basis Accounting for Corporate Life Insurance (300.00), October 1974

TRIESCHMANN, JAMES S.
A Risk-Return Analysis of Life Insurance Companies' Stock Portfolios (4000.00), July 1977

TROWBRIDGE, CHARLES L.
Adjustable Life—A New Solution to an Old Problem (4400.00), October 1977

U

UPGREN, ARTHUR R.
Those Wonderful Automatic Economic Stabilizers (3500.00), January 1977

W

WEINBERG, BERNARD
Whole Life Insurance in Qualified Retirement Plans: Misfit or Magic? (5400.00), January 1976

WHELEHAN, DAVID D.
And the Beat Goes On—Selected Advanced Sales Highlights of 1972 (1400.00), January 1973

WINN, EDWARD L., JR.
The Investment Decision Framework of Life Insurance Companies (4000.00), October 1975

WORTHY, K. MARTIN
Practical Solutions of the Enigma of Joint Ownership (2500.00/4100.00), July 1976

MOVING?

Please notify us 4 weeks in advance

Name_____

Company _____

Street Address_____

City_____ State_____ Zip_____

MAIL TO:
CLU JOURNAL
P.O. Box 59
Bryn Mawr, Pa. 19010

Attach label or print old address below. If you are receiving duplicate copies, please send both addresses.